

IN THE CLAIMS

Please cancel claims 92 – 106, amend claims 107 – 121 to read as shown below, cancel claims 122 – 132 and add claims 133 through 156. A marked up version of the amended claims is shown on page 9.

Change to:

1 – 91 (previously cancelled)

92 – 106 (cancelled).

107. (amended) A computer readable medium having sequences of instructions stored therein, which when executed cause the processor in a computer to perform a risk method, comprising:

using metadata mapping to integrate organization related data in accordance with xml metadata,
quantifying organization risk by element of value using at least a portion of the data, and
displaying the quantified risks using a paper document or electronic display.

108. (amended) The computer readable medium of claim 107 where the method further comprises:

calculating the amount of capital available for risk reduction purchases,
identifying the optimal mix of risk reduction purchases and risk reduction activities given
the quantified risks and available capital, and
displaying the optimal mix using a paper document or electronic display.

109. (previously added) The computer readable medium of claim 108 where the method further comprises:

implementing the optimal mix of risk reduction products and risk reduction activities in an
automated fashion.

110. (previously added) The computer readable medium of claim 107 where organization related data is obtained from the group consisting of advanced financial systems, basic financial systems, web site management systems, alliance management systems, brand

management systems, customer relationship management systems, channel management systems, intellectual property management systems, process management systems, vendor management systems, operation management systems, sales management systems, human resource systems, accounts receivable systems, accounts payable systems, capital asset systems, inventory systems, invoicing systems, payroll systems, enterprise resource planning systems (ERP), material requirement planning systems (MRP), scheduling systems, quality control systems, purchasing systems, the Internet, external databases, user input and combinations thereof.

111. (previously added) The computer readable medium of claim 107 wherein the organization comprises an enterprise, a multi-enterprise organization or a value chain.

112. (amended) The computer readable medium of claim 111 wherein an enterprise comprises a single product, a group of products, a division or a company.

113. (previously added) The computer readable medium of claim 107 where the elements of value are selected from the group consisting of alliances, brands, channels, customers, customer relationships, employees, intellectual property, partnerships, processes, production equipment, supply chain, vendors, vendor relationships and combinations thereof.

114. (previously added) The computer readable medium of claim 107 where the risks are from the group consisting of fire risks, earthquake risks, flood risks, weather risks, contingent liabilities and combinations thereof.

115. (previously added) The computer readable medium of claim 107 wherein the risks are quantified under scenarios from the group consisting of normal, extreme and combinations thereof.

116. (amended) The computer readable medium of claim 107 where quantifying risks by element of value further comprises:

developing element impact summaries that incorporate one or more transaction indicators,

quantifying the relationship between elements of value and the categories of value using said summaries,
quantifying organization risks,
simulating organization financial performance using said indicators and risks,
quantifying the impact on financial performance caused by the risk induced change in the one or more indicators included in each element impact summary using said simulations and the established relationships between element impact summaries and the categories of value.

117. (previously added) The computer readable medium of claim 107 wherein the quantified risks by element of value are further identified by category of value where the categories of value are selected from the group consisting of current operation, real options, market sentiment and combinations thereof.

118. (amended) The computer readable medium of claim 108 where the risk transfer products are insurance, derivatives and combinations thereof.

119. (previously added) The computer readable medium of claim 108 where the optimal mix is determined using a multi-criteria optimization for a combined normal and extreme scenario.

120. (previously added) The computer readable medium of claim 109 where implementing the optimal mix of risk reduction products and risk reduction activities further comprises:

completing the purchase of risk transfer products in an automated fashion, and
identifying changes in operating limits by organization system, and
communicating the changes in operating limits to organization systems.

121. (amended) The computer readable medium of claim 120 where organization systems are selected from the group consisting of advanced financial systems, basic financial systems, alliance management systems, brand management systems, customer relationship management systems, channel management systems, intellectual property management systems, process management systems, vendor management systems, operation management systems, sales management systems, human resource systems, accounts receivable systems, accounts payable systems, capital asset systems, inventory systems, invoicing systems, payroll systems, enterprise resource planning systems (ERP), material

requirement planning systems (MRP), scheduling systems, quality control systems, purchasing systems and combinations thereof.

122 – 132. (cancelled)

133. (new) A computer readable medium having sequences of instructions stored therein, which when executed cause the processor in a computer to perform a data method, comprising:

using metadata mapping to integrate organization related data in accordance with xml metadata.

134. (new) The computer readable medium of claim 133 where organization related data are obtained from the group consisting of advanced financial systems, basic financial systems, alliance management systems, brand management systems, customer relationship management systems, channel management systems, intellectual property management systems, process management systems, vendor management systems, operation management systems, sales management systems, human resource systems, accounts receivable systems, accounts payable systems, capital asset systems, inventory systems, invoicing systems, payroll systems, enterprise resource planning systems (ERP), material requirement planning systems (MRP), scheduling systems, quality control systems, purchasing systems and combinations thereof.

135. (new) The computer readable medium of claim 133 where the metadata mapping is established using a metadata and conversion rules window.

136. (new) The computer readable medium of claim 133 where some data from the group consisting of component of value data, sub component of value data, known value drivers and combinations thereof are pre-specified for mapping.

137. (new) The computer readable medium of claim 136 where the integrated data is stored in tables.

138. (new) Independent software components that use metadata mapping to integrate organization related data in accordance with xml metadata.

139. (new) The independent software components of claim 138 where organization related data are obtained from the group consisting of advanced financial systems, basic financial systems, alliance management systems, brand management systems, customer relationship management systems, channel management systems, intellectual property management systems, process management systems, vendor management systems, operation management systems, sales management systems, human resource systems, accounts receivable systems, accounts payable systems, capital asset systems, inventory systems, invoicing systems, payroll systems, enterprise resource planning systems (ERP), material requirement planning systems (MRP), scheduling systems, quality control systems, purchasing systems and combinations thereof.

140. (new) The independent software components of claim 138 where the metadata mapping is established using a metadata and conversion rules window.

141. (new) The independent software components of claim 138 where some data are pre-specified for mapping.

142. (new) The independent software components of claim 141 where the data pre-specified for mapping are selected from the group consisting of component of value data, sub component of value data, known value drivers and combinations thereof.

143. (new) The independent software components of claim 141 that further comprise bots.

144. (new) The independent software components of claim 141 where the integrated data is stored in tables.

145. (new) The independent software components of claim 144 where one axis of each table is defined by the time periods that require data.

146. (new) The independent software components of claim 144 where one axis of each table is defined by data from the group consisting of components of value, sub components of value, known value drivers, elements of value, non-relevant attributes and combinations thereof.

147. (new) An apparatus comprising:

enterprise transaction systems,

means for integrating data from said systems,

means for storing said data, and

means for quantifying organization risks by category of value using at least a portion of the data

where the categories of value are selected from the group consisting of current operation, real options, market sentiment and combinations thereof and

where the risks are selected from the group consisting of alliance risks, brand risks, channel risks, commodity price risks, consumer confidence level risks, contingent liabilities, customer risks, customer relationship risks, earthquake risks, employee risks, expected earnings risks, fire risks, flood risks, gross domestic product risks, inflation rate risks, insider trading risks, intellectual property risks, interest rate risks, partnership risks, process risks, production equipment risks, supply chain risks, unemployment rate risks, vendor risks, vendor relationship risks, volatility risks, weather risks and combinations thereof.

148. (new) The apparatus of claim 147 where enterprise transaction systems are selected from the group consisting of advanced financial systems, basic financial systems, alliance management systems, brand management systems, customer relationship management systems, channel management systems, intellectual property management systems, process management systems, vendor management systems, operation management systems, sales management systems, human resource systems, accounts receivable systems, accounts payable systems, capital asset systems, inventory systems, invoicing systems, payroll systems, enterprise resource planning systems (ERP), material requirement planning systems (MRP), scheduling systems, quality control systems, purchasing systems and combinations thereof.

149. (new) The apparatus of claim 147 further comprising:

means for calculating the amount of capital available for risk reduction purchases using said data,

means for identifying the optimal mix of risk reduction purchases and risk reduction activities given the quantified risks and available capital, and

means for implementing the optimal mix of risk reduction products and risk reduction activities in an automated fashion.

150. (new) The apparatus of claim 147 where the means for integrating data further comprises integrating data in accordance with a format defined by xml metadata using metadata mapping and conversion.

151. (new) The apparatus of claim 150 where metadata mapping specifications are established using a metadata and conversion rules window.

152. (new) The apparatus of claim 151 where some data is pre-specified for mapping and the data pre-specified for mapping are selected from the group consisting of component of value data, sub component of value data, known value driver data and combinations thereof.

153. (new) The apparatus of claim 150 where the means integrating data from said systems in accordance with a format defined by xml metadata further comprises the use of independent software components to complete the integration.

154. (new) The apparatus of claim 150 where one axis of each table is defined by the time periods that require data.

155. (new) The apparatus of claim 150 where one axis of each table is defined by data from the group consisting of components of value, sub components of value, known value drivers, elements of value, non-relevant attributes and combinations thereof.

156. (new) The apparatus of claim 150 where the xml metadata format further comprises a network schema.

Marked up claims:

107. (~~newamended~~) A computer readable medium having sequences of instructions stored therein, which when executed cause the processor in a computer to perform a risk method, comprising:

~~integrating organization related data using a common schema with xml metadata,~~
~~using metadata mapping to integrate organization related data in accordance with xml metadata,~~

quantifying organization risk by element of value using at least a portion of the data, and displaying the quantified risks using a paper document or electronic display.

108. (~~newamended~~) The computer readable medium of claim 107 where the method further comprises:

calculating the amount of capital available for risk reduction purchases,
identifying the optimal mix of risk reduction ~~products~~purchases and risk reduction activities given the quantified risks and available capital, and
displaying the optimal mix using a paper document or electronic display.

109. (~~new~~previously added) The computer readable medium of claim 108 where the method further comprises:

implementing the optimal mix of risk reduction products and risk reduction activities in an automated fashion.

110. (~~new~~previously added) The computer readable medium of claim 107 where organization related data is obtained from the group consisting of advanced financial systems, basic financial systems, web site management systems, alliance management systems, brand management systems, customer relationship management systems, channel management systems, intellectual property management systems, process management systems, vendor management systems, operation management systems, sales management systems, human resource systems, accounts receivable systems, accounts payable systems, capital asset systems, inventory systems, invoicing systems, payroll systems, enterprise resource planning systems (ERP), material requirement planning systems (MRP), scheduling systems, quality control systems, purchasing systems, the Internet, external databases, user input and combinations thereof.

111. (newpreviously added) The computer readable medium of claim 107 wherein the organization comprises an enterprise, a multi-enterprise organization or a value chain.

112. (newamended) The computer readable medium of claim 111 wherein an enterprise comprises a single product, a group of products, a division or a company.

113. (newamended) The computer readable medium of claim 107 where the elements of value are selected from the group consisting of alliances, brands, channels, customers, customer relationships, employees, intellectual property, partnerships, processes, production equipment, supply chain, vendors, vendor relationships and combinations thereof.

114. (newpreviously added) The computer readable medium of claim 107 where the risks are from the group consisting of fire risks, earthquake risks, flood risks, weather risks, contingent liabilities and combinations thereof.

115. (newpreviously added) The computer readable medium of claim 107 wherein the risks are quantified under scenarios from the group consisting of normal, extreme and combinations thereof.

116. (newamended) The computer readable medium of claim 107 where quantifying risks by element of value further comprises:

~~identifying tangible measures for each element of value~~developing element impact summaries that incorporate one or more ~~tangible~~transaction indicators of element impact,

~~quantifying the relationship between elements of value and the categories of value using said tangible measures~~summaries,

~~quantifying organization risks~~,

~~identifying the one or more tangible indicators included in the measures associated with each element of value that are affected by each risk~~,

~~simulating organization financial performance using said indicators and risks~~,

~~quantifying the change in the measure~~impact on financial performance caused by the risk induced change in the one or more ~~tangible~~ indicators included in each element of value measure, and

impact summary using said simulations and the established relationships between element measures~~impact summaries~~ and the categories of value to quantify the business impact by element of value.

117. (~~new~~amended) The computer readable medium of claim 107 wherein the quantified risks by element of value are further identified by category of value where the categories of value are selected from the group consisting of current operation, real options and market sentiment and combinations thereof.

118. (~~new~~amended) The computer readable medium of claim 108 where the risk transfer products are insurance or, derivatives and combinations thereof.

119. (~~new~~previously added) The computer readable medium of claim 108 where the optimal mix is determined using a multi-criteria optimization for a combined normal and extreme scenario.

120. (~~new~~previously added) The computer readable medium of claim 109 where implementing the optimal mix of risk reduction products and risk reduction activities further comprises:

completing the purchase of risk transfer products in an automated fashion, and
identifying changes in operating limits by organization system, and
communicating the changes in operating limits to organization systems.

121. (~~new~~amended) The computer readable medium of claim 120 where organization systems are selected from the group consisting of advanced financial systems, basic financial systems, alliance management systems, brand management systems, customer relationship management systems, channel management systems, intellectual property management systems, process management systems, vendor management systems, operation management systems, sales management systems, human resource systems, accounts receivable systems, accounts payable systems, capital asset systems, inventory systems, invoicing systems, payroll systems, enterprise resource planning systems (ERP), material requirement planning systems (MRP), scheduling systems, quality control systems and, purchasing systems and combinations thereof.